

Form finmgc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24-20282-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Conrad Manisera  
113 Morris Avenue  
Denville, NJ 07834

Social Security No.:  
xxx-xx-5901

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE CERTIFICATE OF DEBTOR EDUCATION**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider or the debtor may file a Certificate of Debtor Education proving compliance with the financial management course requirement for discharge (a separate Certificate must be filed for each debtor in a joint case). The Certificate must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s) or from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: January 10, 2025

JAN: admi

Jeanne Naughton  
Clerk

In re:  
Conrad Manisera  
Debtor

Case No. 24-20282-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jan 10, 2025

User: admin  
Form ID: finmgc

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Total Noticed: 3

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Conrad Manisera, 113 Morris Avenue, Denville, NJ 07834-1736

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 10 2025 22:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 10 2025 22:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2025 at the address(es) listed below:

<b>Name</b>	<b>Email Address</b>
Andrew G. Greenberg	on behalf of Debtor Conrad Manisera a.greenberglawfirm@verizon.net
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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Kimberly A. Wilson

on behalf of Creditor Federal Home Loan Mortgage Corporation kimwilson@raslg.com

Kimberly A. Wilson

on behalf of Creditor BP-JR 1 Loan Trust kimwilson@raslg.com

Kimberly A. Wilson

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 kimwilson@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Peter Adel Lawrence, I

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for CSMC 2022-JR1 Trust bankruptcy@fskslaw.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8